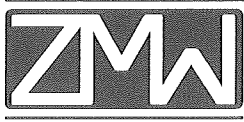


Exhibit D



ZEINICK, MANN AND WINIKUR, P.C.
CERTIFIED PUBLIC ACCOUNTANTS

Triad Plaza, Suite 200
201 N. Presidential Boulevard
Bala Cynwyd, PA 19004-1257

Members of:
American Institute of
Certified Public Accountants
Pennsylvania Institute of
Certified Public Accountants

(610) 664-0450
FAX: (610) 664-0955
1-800-550-6028
www.zmwcpa.com

CURRICULUM VITAE OF
ALAN B. WINIKUR, CPA/ABV/CFF

Director of Taxation, Zelnick, Mann and Winikur, P.C., a Certified Public Accounting firm located in Bala Cynwyd, PA. In this capacity I am in charge of all tax functions including research, review and examinations at the Federal, state and local level. I am also involved in investigative accounting, matrimonial accounting, business valuations and serve as a consultant to a group of forensic economists involved in litigation support.

Prior to my entry into the field of public accounting, I was an Internal Revenue service agent for eight years. In this capacity I examined returns of individuals, partnerships, fiduciaries and corporations. This required the application of audit and investigative procedures in the review of business activities and records to determine correct tax liability.

Professional Credentials

Certified Public Accountant - Pennsylvania
Member of the Pennsylvania and American Institute of Certified Public Accountants
Accredited in Business Valuation, AICPA
Certified in Financial Forensics, AICPA
Member-Forensic and Litigation Support Section, AICPA
Institute of Business Appraisers - Member, Plantation, FL.
Philadelphia Estate Planning Council-Member
Graduate work in the MBA Program of Drexel University
B.S. in Accounting, Philadelphia University
Participated in numerous seminars in the specialty areas of the accountant's role in litigation support and trial testimony, business valuations and matrimonial accounting

ASSIGNMENT

- Court appointed accountant as tax consultant for a Court appointed Receiver in a "Ponzi scheme" United States District Court, Eastern District of Pennsylvania.
- Court appointed accountant by Judge Donald M. Middlebrooks, United States District Court, Southeastern District of Florida.
Trasylol Products Liability Litigation- MDL-1928.
Ecrow Agent for Common Benefit Fund and account for all activity of the fund. Also responsible for review of time and expense submissions of Plaintiff Steering Committee members and common benefit attorneys.
- Court appointed accountant by Judge Cynthia M. Rufe, United States District Court, Eastern District of Pennsylvania.
Avandia Marketing, Sales Practices and Products Liability Litigation- MDL 1871.
Responsible for review of time and expense submissions of Plaintiff Steering Committee members and common benefit attorneys.
- Forensic accounting project related to financial condition in an arson investigation
- Forensic accounting project related to minority shareholder litigation.
- Forensic accounting project related to disability insurance litigation

CAPACITY

- SEC Investigation; forensic accounting
- National Multi-District Litigation
- National Multi-District Litigation
- Court of Common Pleas, Philadelphia County-civil action
- Negotiated settlement
- Court of Common Pleas, Philadelphia County

**LITIGATION SUPPORT
ASSIGNMENTS AND/OR EXPERT WITNESS
TESTIMONY - ALAN B. WINIKUR**

ASSIGNMENT

CAPACITY

- | | |
|--|---|
| <ul style="list-style-type: none">• Analysis and projection of economic loss of income• Damages; analysis of brokerage statements in litigation against inappropriate trading practices against major stock trading firm.• Damages;
Family partnership dispute• Damages;
Analysis of books and records of law firm partnership dissolution• Court appointed accountants by Judge Louis C. Bechtle, United States District Court, Eastern District of Pennsylvania.
Orthopedic Bone Screw Products Liability Litigation MDL No. 1014.
Review of time and expense submissions of Plaintiff's Legal Committee members and common benefit attorneys.
Testimony in United States District Court of summary of lodestar calculations and expense reimbursements for attorneys. Assisted in the claims administration process.• Court appointed accountants by Judge Louis C. Bechtle, United States District Court, Eastern District of Pennsylvania.
Diet Drug Products Liability Litigation MDL N. 1203. Review of time and expense submissions of Plaintiff's Management Committee members and common benefit attorneys. | <ul style="list-style-type: none">• Personal injury lawsuit• Negotiated settlement - American Arbitration Association• Court of Common Pleas, Montgomery County• Depositions• Negotiated settlement• National Multi-District Litigation• National Multi-District Litigation |
|--|---|

ASSIGNMENT

- Analysis and projection of economic loss of income
- Valuation of seven stress testing medical imaging centers
- Valuation of dental practice; Martial dissolution
- Valuation of motel, restaurant and lounge in major resort area; Martial dissolution
- Valuation of legal practice; Martial dissolution
- Valuation of a wholesale beverage distribution company; Valuation of an equipment leasing company
- Valuation of nursing home
- Analysis and projection of economic loss of income
- Valuation of a marble tile installer
- Valuation of minority interests in various real estate general partnerships
- Valuation of a family limited partnership

CAPACITY

- Personal injury lawsuit
- Needed for buyout of shareholders and partners for compliance with safe harbor provisions of Medicare regulations
- Limited partnership to be subsequently performed
- Court of Common Pleas, Montgomery County
- Depositions
- Negotiated settlement
- Depositions
- Family Court, Montgomery County
- Depositions
- Estate and Pennsylvania inheritance tax filings
- Estate and Pennsylvania inheritance tax filings
- Personal injury lawsuit
- Estate and Pennsylvania inheritance tax filings
- Estate and Pennsylvania inheritance tax filings
- Gift tax filings



Zelnick, Mann and Winikur, PC

Your Professional Service Partner

awinikur@zmwcpa.com

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Quality. Service. Ethics.

At Zelnick, Mann, & Winikur, PC, these are more than just the latest customer service buzzwords. They're a commitment—the guiding principles our team members follow each and every day as we work with you toward a successful future.

When you do business with us, you'll always have our strongest commitment to:

- Provide you with quality work in a timely manner, no matter how large or small the task.
- Offer you a level of service that exceeds your expectations, whether you're looking for a copy of a single tax return or a complete audit of your business.
- Value the trust you place in us, with our promise that we'll work hard to earn your trust and your business every single day.

We hope you'll take some time to browse through our site. You'll find a lot of useful information here: a list of the services we offer, contact information, financial calculators, specially-selected newsletter articles and much more.

Give us a call or drop us an email for more information about our firm and the services we offer, or to make suggestions for what you'd like to see on our website. We hope you'll take a few minutes to get acquainted with the firm's shareholders and some of our staff.

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Zelnick, Mann, & Winikur, PC is committed to your success.

In the midst of today's "new economy", we don't hear enough people talking about the old economy. We strive to do business the old fashioned way while still providing you with top-notch service. We believe in long-term relationships, developing relationships and honoring our commitments. We believe that we can best serve your needs if we know you and your business intimately. Ultimately, we believe that our success depends on you. We are merging today's technological opportunities with our beliefs about how business should be done. This website is meant to provide you with additional information and an outlet of communication.

We've learned a lot since we began in this business, and our dedicated, responsive staff is ready to apply that knowledge to your company's growth and success.

It's our business to know your business well enough so that together, we can conquer the intricacies of doing business in today's fast-paced world.

We look forward to partnering with you on your journey to success.

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Expertise. Peace of mind. A full range of services, courtesy of Zelnick, Mann, & Winikur, PC.

Part of a CPA firm's responsibility is to develop and offer a wide variety of services so that the needs of its clients are satisfied. At Zelnick, Mann & Winikur we bring you a complete range of tax, accounting and consulting services designed to meet your needs, and our staff brings to you the requisite skill and experience to do so.

Accurate, timely accounting information is vital for any successful business. Our experienced, knowledgeable staff is ready and waiting to provide you with incomparable personalized service, whether you need it on a temporary or ongoing basis.

Here are just some of the specialized services available to Zelnick, Mann, & Winikur, PC clients:

- [Accounting and Auditing](#)
- [Tax Planning and Compliance](#)
- [Estate Planning and Fiduciary Services](#)
- [Pensions and Profit Sharing](#)

- [Business Consulting and Management Advisory Services](#)
- [Litigation Support and Business Valuation Services](#)

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Litigation Support

Our firm has substantial experience in various areas of litigation support. We are the court appointed accountants in the *Orthopedic Bone Screw Products Liability Litigation MDL-1014*. In this capacity we reviewed all time and expense reports of the Plaintiff's Legal Committee members and Common Benefit Attorneys who were involved in the case. We also assisted the Claims Administrator in processing the

claims of over 6000 plaintiffs in this case.

We are also involved in a similar capacity as court appointed accountants in *Diet Drugs/Fen-Phen Class Action Settlement MDL-1203*. This was a settlement against *American Home Products* for approximately \$3.75 billion.

In addition, we can provide business valuation services for a variety of needs in such areas as divorce litigation and property settlements, shareholder disputes, buy-sell agreements and

estate and inheritance tax return filings. We can also provide assistance in the area of commercial damages, expert witness testimony and economic damages.

[Back to the Services main page](#)

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Zelnick, Mann, & Winikur, PC is built on a proud tradition of service, technical expertise, and innovative thinking. Our staff's experience and academic credentials give our clients the depth of knowledge you'll find in a larger firm, while our dedication to superior customer service offers the personal, one-on-one approach smaller firms are known for.

We hope you'll take a few minutes to get acquainted with our staff!

Michael I. Mann, CPA

Firm Position

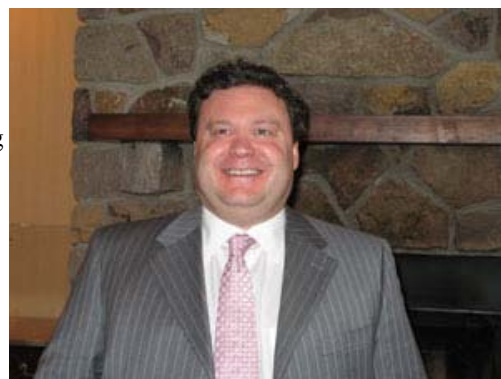
Michael is a shareholder and director of the firm's accounting and auditing functions. His areas of expertise include industry specializations in retail sales, manufacturing, and professional services. He also provides outsourced controllership services and works with closely-held businesses with additional expertise in income tax and estate tax planning, business succession planning and implementation, and Federal, state, and local tax examinations and settlement resolutions.

Professional and Business History

Before joining the firm in 1988, Michael was a staff accountant for a medium size regional accounting firm and while in college was the director of tennis for the Lower Merion Township Department of Parks and Recreation.

Education

Michael received his undergraduate degree from Haverford College in 1984 and took additional accounting and tax courses at Villanova University and Saint Josephs University.



- Professional Activities and Memberships
- Certified Public Accountant Pennsylvania, 1988
- American Institute of Certified Public Accountants
- Pennsylvania institute of Certified Public Accountants
- Golden Slipper Club and Charities
 - Member and Past Service to Auction Committee
- Green Valley Country Club
 - Member and Chairman of the Tennis Executive Committee
- Logan Tennis Club, Inc.
- United States Tennis Association
- Ashbourne Country Club
 - Past Member, Board of Governors, Treasurer
- Temple Sinai
 - Member and Active Congregant

Personal

Michael and his wife, Karen, reside in Upper Dublin Township, Maple Glen with their two children, Jeffrey and Michele. Michael enjoys traveling with his family, attending professional sporting events, and competing in tennis and golf.

To contact Michael, call (610) 664-0450 or email mmann@zmwcpa.com

Alan B. Winikur, CPA/ABV, CFF

Firm Position

Alan B. Winikur is a shareholder and director of the firm's tax and litigation support functions. He has been with the firm since 1988.

Professional and Business History

Alan is in charge of all tax functions including research, review and examinations at the federal, state and local level. He is also involved in investigative and forensic accounting. He is accredited in business valuations and is certified in financial forensics which are designations from the American Institute of Certified Public Accountants.



Prior to Alan's experience in public accounting, he was an Internal Revenue Agent for eight years in the field audit division. He also was the court appointed accountant in several multi-district litigation cases such as *The Orthopedic Bone Screw Products Liability Litigation MDL-1014* and the *Diet Drugs/Fen-Phen Class Action Settlement MDL-1203*.

Education

Alan received his undergraduate degree in accounting from Philadelphia University and did graduate work in accounting and finance at Drexel University

Professional Activities and Memberships

- American Institute of Certified Public Accountants
- Pennsylvania Institute of Certified Public Accountants
- Accredited in Business Valuation, AICPA
- Certified in Financial Forensics, AICPA
- Institute of Business Appraisers
- Philadelphia Estate Planning Council

Personal

Alan and his wife, Leah, reside in Lower Merion Township and have a son, Daniel and a daughter, Julianne. Alan enjoys sports and is an avid scuba diver.

To contact Alan, call (610)664-0450 or email awinikur@zmwcpa.com.

David Warner, CPA

Firm Position

David E. Warner is an active shareholder who has been with the firm since 1990. He directs the Business Tax Structuring, Complex Audits (including HUD assisted projects), Review engagements and Business and Personal Financial Planning for many of the firm's clients.

Professional and Business History

David specializes in providing professional tax, accounting and financial consultation for individuals and closely held businesses of all sizes. He has extensive expertise in business entity selections and developing tax minimization strategies for corporations, partnerships, estates and individuals across many industries.

David respects the client concerns and understands the need for providing professional consultation in asset preservation, financing, income taxes, and estate planning for all clients of all sizes and needs.

Education

David received his undergraduate degree with a Bachelor of Science in Accountancy from Villanova University in 1986.

Professional Memberships

- American Institute of Certified Public Accountants
- Pennsylvania Institute of Certified Public Accountants
- Philadelphia Estate Planning Council

Personal

David and his wife Kristin reside in Towamencin Township with their three children, Zachary, Jessica and Rachel. He enjoys coaching his sons' various sports teams, Golfing and Fishing.

To contact David, call (610) 664-0450 ext. 20 or email: dawarner@zmwcpa.com



Richard Scheinoff, CPA

Firm Position

Richard Scheinoff is a principal and a member of Zelnick Mann & Winikur PCs' business consulting services group. Prior to joining Zelnick Mann & Winikur PC, in 2001, Richard was a shareholder in a regional size accounting firm.

Professional & Business History

Richard specializes in advising and consulting individually and family owned businesses. He works with closely-held businesses by offering them comprehensive services ranging from auditing and accounting to tax planning. He understands the interdependence of business and personal financial situations.



Richard is also experienced in tax planning issues to benefit individuals and entrepreneurs in coordination with business development and succession.

Education

Richard received his undergraduate degree in accounting from Pennsylvania State University.

Professional Activities and Memberships

- American Institute of Certified Public Accountants
- Pennsylvania Institute of Certified Public Accountants
- President of the Board of the Pennsylvania Youth Chorale
- Member of the Business Volunteers for the Arts

Personal

Richard and his wife, Holly, reside in Upper Dublin Township with their two daughters, Stephanie and Kimberly. Richard enjoys tennis and yoga and all forms of the Arts.

To contact Rich, call (610) 664-0450 or email rscheinoff@zmcwcpa.com.

Alan B. Steinberg, CPA

Alan Steinberg is a principal in the Zelnick, Mann and Winikur organization. Before joining the firm, he was the tax partner of a local accounting firm and tax manager of a regional accounting firm.

Professional and Business History

Alan specializes in tax preparation, accounting and business planning for both small and medium businesses as well as individuals. His background as an Internal Revenue Service agent gives him a strength in representing clients before taxing authorities.

Education

Alan received his Bachelors of Business Administration from Temple University.

Professional Activities

- American Institute of Certified Public Accountants
- Pennsylvania Institute of Certified Public Accountants
- Presently serving his fourth term as an elected school board member to Lower Moreland Township Board of School Directors, where he serves as treasurer.

Personal

Alan and his wife, Susan reside in Huntingdon Valley, Pennsylvania with their two children, Jacob and Katey. Alan is an avid racquetball player.

To contact Alan please call 610-664-0450, ext. 1029 or email asteinb953@aol.com

Joshua Dunoff, CPA

Firm Position

Josh Dunoff is a senior accountant at Zelnick Mann & Winikur PC. He specializes in tax planning and consulting for a wide variety of business and individual clients.

Professional & Business History

Josh also works as the part-time controller of a multi-location distributor of construction products. He had previously owned and was the chief operating officer of a business that manufactured roofing equipment.



Education

Josh received his undergraduate degrees in accounting and finance from the University of Delaware

Professional Activities and Memberships

- Pennsylvania Institute of Certified Public Accountants
- American Institute of Certified Public Accountants

Personal

Josh and his wife, Lauren, reside in Plymouth Meeting with their two daughters, Raquel and Brooke. Josh enjoys fitness training and cooking.

To contact Josh, call (610) 664-0450 or email jdunoff@zmcwcpa.com.

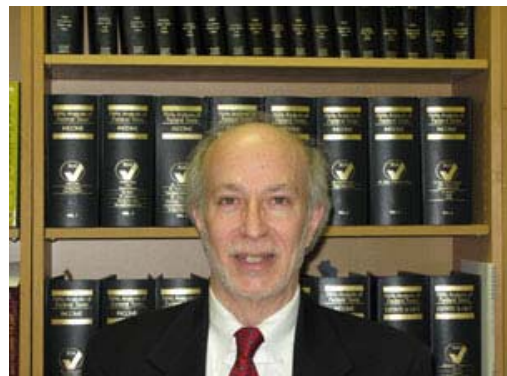
Michael Brouse, CPA

Firm Position

Michael Brouse has been a member of Zelnick Mann & Winikur, PC's accounting and tax services group since 1992.

Professional & Business History

Michael's clients consist of individuals and individually-owned family businesses. He began his public accounting career full-time in 1974 and over the years developed a concentration of clients in the construction industry. He provides his clients with business and tax advice, tax planning and accounting services. He also assists business clients establish and maintain banking and bonding relationships.



Education

B.B.A, Accounting, Temple University, 1969.

Personal

Michael and his wife, Dorothy, enjoy their 100+ year old home in Valley Forge, PA where they have resided since 1987. Michael's interests include gardening and landscaping.

To contact Michael, call (610) 664-0450 or email mbrouse@zmwcpa.com

Keith R. Server, CPA

Firm Position

Keith Server is a senior accountant at Zelnick, Mann, & Winikur, P.C. He specializes in tax, audit, and accounting engagements for a wide variety of business and individual clients.

Professional and Business History

Keith has spent over 9 years as a senior accountant at a local certified public accounting firm where he specialized in tax return preparation and review, accounting and financial statement preparation and analysis, and advanced computer applications.

Education

Keith received his undergraduate degree in accounting from Pennsylvania State University.

Professional Activities and Memberships

- Pennsylvania Institute of Certified Public Accountants
- Board member of Sigma Chi house corporation at Pennsylvania State University

Personal

Keith and his fiancé Jane reside in West Conshohocken. He enjoys playing softball, attending Phillies and Eagles games, and traveling.

To contact Keith, call (610) 664-0450 ext. 1013 or email kserver@zmwcpa.com



Judy Rosenbaum

Firm Position

Judy Rosenbaum is a staff accountant for Zelnick Mann & Winikur PC's business consulting services group. Prior to joining Zelnick Mann & Winikur PC, in 2003, Judy was a QuickBooks Pro adviser and worked for several small and medium size businesses providing bookkeeping and consulting services.

Professional & Business History

Judy specializes in all of the QuickBooks accounting software programs including the online version. She prepares clients books for the year end tax planning as well as completing tax returns and financial statements for individuals, non-profit organizations and various partnerships and corporations. She also runs payroll and processes payroll tax returns for a select group of clients involved in multi-state filing requirements.

Education



Judy received an undergraduate business degree in information processing and computer programming from The George Washington University in 1985.

Other Activities

In her spare time, Judy enjoys playing golf and volunteering for many ALS fund-raising events.

To contact Judy, call (610) 664-0450 or email jrosenbaum@zmwcpa.com.

Barbara Vigneault**Firm Position**

Barbara Vigneault is a staff accountant at Zelnick, Mann and Winikur, PC and works in the firm's business consulting group.

Professional and Business History

Barbara specializes and is proficient in many accounting and auditing related functions. She has extensive experience in the preparation of various types of tax returns as well as financial statement preparation for non-profit organizations, corporations and real estate partnerships.

**Personal**

In her spare time, Barbara enjoys golfing and bowling.

To contact Barbara, call (610) 664-0450 or email bvigneault@zmwcpa.com.

Maya Polinovsky**Firm Position**

Maya Polinovsky is a staff accountant at Zelnick Mann & Winikur PC and works in the firm's business consulting group. Prior to joining the firm, Maya served as a controller for several medium sized businesses providing accounting and consulting services.

Professional and Business History

Maya specializes and is proficient in many accountant related software programs. She has extensive experience in year-end planning, preparation of various types of tax returns as well as financial statement preparation for individuals, non-profit organizations, corporations and partnerships. She also processes payroll tax returns for a variety of clients.

**Education**

Maya received her undergraduate degree in accounting from the Kostroma State University, Russia and she graduated from the SCS Business Institute in 1991.

Personal

In her spare time, Maya enjoys fitness training and many forms of dance.

To contact Maya, call (610) 664-0450 or email mpolinovsky@zmwcpa.com.

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